Федеральное государственное образовательное

бюджетное учреждение высшего образования

**«ФИНАНСОВЫЙ УНИВЕРСИТЕТ**

**ПРИ ПРАВИТЕЛЬСТВЕ РОССИЙСКОЙ ФЕДЕРАЦИИ»**

**Кафедра «Иностранные языки – 3»**

**ИНОСТРАННЫЙ ЯЗЫК**

**Методические указания по выполнению**

**контрольной работы № 2**

**Для самостоятельной работы студентов**

**первого курса заочной формы обучения,**

**обучающихся по всем направлениям**

Квалификация (степень) бакалавр

**Кафедра «Иностранные языки – 3»**

Одобрено кафедрой «Иностранные языки -3»

**Иностранный язык (английский).** Методические указания по выполнению контрольной работы №1для самостоятельной работы студентов первого курса заочной формы обучения, обучающихся по всем направлениям, квалификация (степень) бакалавр. –

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**Содержание**

Структура курса…………………………………….…...….....................4 стр.

Цели и задачи обучения…………………...............................................4 стр.

Самостоятельная работа...........................................................................6 стр.

Выполнение контрольных заданий и оформление контрольных работ...........................................................................................................7 стр.

Вариант № 1………………………………………………………… 10 стр.

Вариант № 2……………………………………………………………15 стр.

Вариант № 3…………………………………………………………....20 стр.

Вариант № 4…………………………………………………………….25 стр.

Вариант № 5…………………………………………………………….30 стр.

Вариант №6 ............................................................................................ 35 стр.

Вариант №7..............................................................................................40 стр.

Вариант №8..............................................................................................45 стр.

Вариант №9..............................................................................................50 стр.

Вариант №10............................................................................................55 стр.

**Структура курса**

За курс обучения студенты выполняют две контрольные работы, сдают зачет и экзамен. Обучение иностранному языку предполагает следующие формы работы:

- аудиторные групповые занятия под руководством преподавателя;

- обязательная самостоятельная работа по заданию преподавателя,

выполняемая во внеаудиторное время;

- индивидуальная самостоятельная работа студентов на занятии

подруководством преподавателя;

- групповые предэкзаменационные консультации.

**Цели и задачи обучения**

В процессе обучения достигаются следующие цели:

**практическая цель** – подготовка будущих бакалавров к практическому использованию иностранного языка в профессиональной и личностной деятельности;

**образовательная цель** – расширение знаний студентов о стране изучаемого языка в области политики, национальной культуры и экономики, расширение кругозора студента, совершенствование культуры его мышления, общения и речи;

**воспитательная цель** – формирование стремления к использованию знания иностранного языка в своей профессиональной деятельности, воспитание у студентов уважительного отношения к духовным и материальным ценностям других стран и народов.

Основной целью курса является овладение студентами коммуникативной компетенцией, которая в дальнейшем позволит пользоваться иностранным языком в различных областях профессиональной деятельности, в научной и практической работе, в общении с зарубежными партнерами, для самообразования и других целей.

К концу курса обучения студенты должны владеть следующими умениями и навыками:

***Чтение***

* Умение читать и понимать с использованием и без использования словаря тексты, содержащие изученный языковой материал. Умение составлять вопросы по содержанию прочитанного текста и отвечать на вопросы. Умение сделать сообщение по содержанию прочитанного текста.

***Говорение и аудирование***

* Умение участвовать в несложной беседе по пройденным устным темам;
* Умение использовать формы речевого этикета;
* Умение понять небольшие по объему звучащие аутентичные тексты, содержащие изученный языковой материал и выполнить задания на проверку понимания на слух.

***Чтение***

* В результате обучения у студентов должно сформироваться умение читать со словарем и без словаря тексты по специальности. При обучении поисковому чтению с выборочным извлечением информации развивается умение быстро находить нужную информацию, опуская несущественные детали.
* Основные умения при данном виде чтения:

- определять тему, выделять основную мысль;

- выбирать из текста основные факты, опуская второстепенные;

- прогнозировать содержание текста по заголовку, началу текста;

- догадываться о значении ключевых слов и обходить незнакомые слова, которые не препятствуют пониманию основного содержания.

**Самостоятельная работа**

На заочном отделении основное время на изучение дисциплины “Иностранный язык” приходится на самостоятельную работу. Особое внимание уделяется самостоятельной работе студентов с учебно-методическими материалами. Посещение практических занятий необходимо дополнять систематической работой по учебно-методическим пособиям и компьютерным программам, подготовленным кафедрой.

Самостоятельная работа студентов в процессе усвоения иностранных языков включает в себя:

- работу с образовательными ресурсами портала

- использование платформы *RosettaStone*;

- выполнение заданий, рекомендованных учебными пособиями

-выполнение тестовых заданий, представленных в печатном и электронном виде

- работу с электронными обучающими программами (КОПР)

- выполнение домашних заданий

- выполнение контрольных работ

- подготовка к зачетам и экзаменам

Преобладающая роль в учебном процессе отводится самостоятельной работе студента-заочника с учебно-методическими материалами, поэтому особое внимание обращается на необходимость индивидуального использования КОПР (компьютерных обучающих программ), позволяющих в значительной степени компенсировать ограниченные возможности аудиторного общения студента с преподавателем.

Особенностью заочного обучения является то, что объем самостоятельной работы студента по выработке речевых навыков и умений значительно превышает объем практических аудиторных занятий с преподавателем, поэтому для того, чтобы добиться успеха, необходимы систематические самостоятельные занятия.

**Выполнение контрольных заданий и оформление**

**контрольных работ**

Студенты заочной формы обучения выполняют контрольные работы, предусмотренные учебным планом. Работы выполняются студентами на базе знаний, полученных в результате изучения курса.

Контрольная работа является результатом самостоятельного труда студента. Выполнение контрольной работы позволяет студентам закрепить полученные знания, развить умение работать с грамматическим и лексическим материалом учебника и учебных пособий.

Задачи выполнения контрольной работы:

1.Проверить усвоение грамматического материала и его практического использования для переводов по заданным темам.

2.Проверить усвоение лексического материала курса по заданным темам.

**Порядок оформления контрольной работы для студентов заочной формы обучения:**

Получив контрольную работу, необходимо:

1) изучить методические рекомендации по работе с материалом учебника;

2) проработать грамматический и лексический материал уроков;

3) выполнить упражнения, относящиеся к грамматическому и лексическому материалу уроков;

4) оформить работу в соответствии с действующими стандартами.

Выполнение контрольных работ носит обучающий характер и проводится с учетом того, что этот вид работы является не только одной из форм обучения студентов грамматике иностранного языка, но и способом расширения словарного запаса. Наряду с этим происходит *контроль самостоятельной работы* студентов, одной из форм которого является работа над ошибками, допущенными студентами в контрольных работах.

Выполнение контрольных работ способствует развитию навыков перевода с иностранного языка на русский язык, что является одной из задач обучения иностранному языку.

* Контрольные задания составлены в десяти вариантах. Номер варианта следует выбирать в соответствии с первой буквой фамилии студента.

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| --- | --- | --- |
|  | № варианта | |
| А, Б, В | 1 | |
| Г, Д, Е, | 2 | |
| Ж, З, И, | 3 | |
| К, Л, М | 4 | |
| Н, О, П | 5 | |
| П, Р, С, | 6 | |
| Т, У, Ф, | 7 | |
| Х, Ц, Ч, | 8 | |
| Ш, Щ | 9 | |
| Э, Ю, Я | 10 | |
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* Контрольные задания выполняются на компьютере. На титульном листе указывается фамилия студента, номер группы, номер контрольной работы и фамилия преподавателя, у которого занимается студент. В конце работы должна быть поставлена подпись студента и дата выполнения задания.
* Контрольные задания должны быть выполнены в той последовательности, в которой они даны.
* Выполненную контрольную работу необходимо сдать преподавателю для проверки и рецензирования в установленные сроки.
* Если контрольная работа выполнена без соблюдения изложенных выше требований, она возвращается студенту без проверки.
* Электронную версию контрольной работы можно найти на портале Финансового университета.

**Выполнение работы над ошибками**

При получении проверенной контрольной работы необходимо проанализировать отмеченные ошибки. Все задания, в которых были сделаны ошибки или допущены неточности, следует еще раз выполнить в конце данной контрольной работы. Контрольные работы являются учебными документами, которые хранятся на кафедре до конца учебного года. При подведении рейтинга учитываются результаты выполненных контрольных работ.

**Variant I**

**I. Match the words with the definitions.**

1) customer a) the business of making goods in large quantities in a

factory

2) competitor b) a person or company that supplies goods to shops

3) distributor c) a person or a company that buys goods or services

4) manufacturing d) what a company produces

5) output e) another company which sells the same products or

services

6) merger f) amount the bank will pay customers on their deposits

7) interest rate g) money kept in the bank to earn interest

8) savings h ) when the companies combine to form one new

company

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**II. Complete each sentence with a word from the box.**

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| research campaign agency employees  currency overtime tax pension |

1. Many European countries now have the same ……., the euro.
2. My wages are not very good, so I do a lot of …….
3. You employ an advertising …… to create a product image.
4. Nearly 40% of everything I earn goes to the government as……
5. When I retire, my ….... will be 60% of my final salary.
6. If you want to know what people think about a product, you do some market…….
7. One recent advertising ……. lasted for over a year.
8. Our ……. are the best trained in the country.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. ECONOMIC / ECONOMICAL

a) Prices are rising and the number of jobs is falling. It's not just a business

problem, it's a general …………problem.

b) This car uses less petrol than the other one so this one is the more …………

2. PRODUCTION / PRODUCTIVITY

a) We will increase pay if the employees raise their …………

b) If we don't get another order soon, we'll have to cut ………… and maybe

close a factory.

3. SALARY / WAGE

a) We pay a monthly………..by cheque to our white collar staff.

b) We pay a weekly………..in cash to our part-time blue-collar staff.

4. EMPLOYERS / EMPLOYEES

a) ………… are people who are employed by companies.

b) ………… are people who give jobs to others.

**IV. a) КОПР № 3, 4**

**b) Choose the correct option a-c to complete the sentences.**

1. General Motors........the world's biggest car company for nearly 40 years.

a) was b) has been c) is

2. I ..............to a trade fair until I went to the one in Las Vegas last month.

a) had never been b) never been c) have never been

3. We .......on this project for a month before we found a fundamental flaw.

a) have been working b) had worked c) had been working

4. He was dismissed even though, in his opinion, he ......anything wrong.

a) had done b) hadn't done c) hasn't done

5. By the time I'm 50, I.........a million dollars.

a) will make b) would make c) will have made

6. He ...........as a tourist guide for ten years.

a) has been working b) worked c) was working

7. The price of petrol ....... down since last April.

a) has gone b) has been going c) had gone

8. By the end of the month I .........this project.

a) will finish b) will have finished c) finish

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**V. Rewrite the sentences in the passive.**

1. The secretary is writing the letter.

The letter........by the secretary.

a) is written b) is being written

2. They were interviewing her for the job.

She...........for the job.

а) was being interviewed b) was interviewed

3. Everyone understands English.

English.............by everyone.

a) is understood b) was understood

4. The employees brought up this issue during the meeting.

This issue ...............by the employees during the meeting.

a) is brought up b) was brought up

5. We will deliver the goods immediately.

The goods .......immediately.

a) will be delivered b) will delivered

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**VI. a) КОПР № 1**

**b)Complete each sentence with a verb in the correct form, - ing or to...**

1. I don't mind ........ my coworkers with their assignments.

a) helping b) to help

2. When I was younger, I didn't like .........presentations, but now I don't mind public speaking.

a) to give b) giving

3. Could you keep ........on the report while I make some phone calls?

a) to work b) working

4. After hours of negotiating, we managed ........an agreement.

a) to reach b) reaching

5. I prefer .......remotely.

a) to work b) working

6. We should finish......... the software before giving it to users.

a) testing b) to test

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**VII. Translate the sentences from English into Russian.**

1. The market where employers buy workers' service for wages is called the labour

market.

2. One of the trade-offs we have to make in our lives is to find the right balance

between work time and leisure time.

3. Natural limits such as sleep and rest bring down the possible number of

working hours. We need some time to switch off from work, which also decreases

working time.

4. If the hourly rate increases, people want to work longer hours. This is called

the substitution effect. But the effect also has a limit.

**VIII.**

**A. Read this text.**

**Auction History**

1. The word “auction” is derived from the Latin *augere* which means “to increase” or “augment”. In an auction each consumer makes a bid for the product, and the highest bid wins. The exact date and time that auctions were first organized is not exactly known. Historians agree on one thing - auctions have been around for a very long time.
2. In the 5th century, the Greeks held auctions to sell women for the purpose of marriage. The Romans were the first to organize sales of goods at auction. The Chinese used auctions to sell surplus property to raise money for their religious leaders and temples.
3. The Вritish organized regular auctions of books and art in the 1600’s. In some parts of England during the 17th and 18th centuries “auction by candle” was used for the sale of goods and leasehold. This auction began by lighting a candle after which bids were offered in ascending order until the candle burnt out. The high bid won the auction. In the late 17th century auctions came to be held in coffeehouses and taverns throughout London. Such auctions were held daily, and catalogues were printed. In the early 18th century the great auction houses were created: Sotheby’s and Christie’s. English auction is also known as an open ascending price auction. This type of auction is the most common form of auction in use today.
4. Over the years auctioneering has been progressing and changing, and today it remains more popular than ever. Mostly everything can be sold by auction: antiques, household items, automobiles, land, livestock, designer clothes, etc. Auctioning is becoming more and more common on the World Wide Web, and auctioning websites have become very big business.

**B. Mark the sentences a) T ( True)**

**b) F ( False)**

**c) NG ( Not Given )**

1.In Вabylon auctions of women for marriage were held annually.

2. The Greeks were the first to organize sales of goods at auction.

3. The ascending price auction is the most common today.

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**Variant №2**

**I. Match the words with the definitions.**

1) budget a) how much people want something

2) demand b) money paid regularly for work done

3) inflation c) employees

4) commodity d) the amount of money you have for something

5) wages e) someone who sets up a new business of their own

6) staff f) what a company produces

7) output g) something you can buy or sell

8) entrepreneur h) rising prices

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**II. Complete each sentence with a word from the box.**

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| agency money traffic packaging  care advice research employment |

1. Some say that the purpose of business is to make …….; others say that it must have social aims.

2. If you are late for a business meeting, just say that you were stuck in the ……

3. Levels of ……. are so high that we can’t find the people we’re looking for.

4. Those who really need…….usually don’t like it and, anyway, they are not able to

follow it.

5. We regularly win industry awards for our levels of customer …….

6. The…….of a product is very important: the company has to think carefully about

how the product should look.

7. If you want to know what people think about a product, you do some market …….

8. You employ an advertising …….to create a product image.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1.ADVERTISING / ADVERTISEMENT

a) Our ………… budget is 10% less than last year.

b) Did you see the big ………for a new Managing Director for Acme in this

morning's newspapers?

2. LINE / STAFF

a) A………… manager works directly on the production of goods.

b) A………… manager gives service support to the managers in production.

3.PERSONNEL / PERSONAL

a) Many of her .......belongings had been stolen.

b) Smith’s company has a ………… problem: their employees want a 20% pay

increase.

4. RAISING / RISING

a) Prices are…….at a rate of about 4% per year.

b) The company is ……its prices by 5% this year.

**IV.a) КОПР № 3,4**

**b) Choose the correct option a-c to complete the sentences.**

1.I ..........hard, so I felt very tired.

a) had worked b) have worked c) had been working

2. I........ my money into real estate.

a) invested b) have invested c) invest

3. We already........the goods when your telegram arrived.

a) have shipped b) had shipped c) shipped

4. The invoice ........ by the end of the week so we sent them a strong reminder.

a) had arrived b) hasn't arrived c) hadn't arrived

5. Our distributor called while I........to Jim.

a) was talking b) have been talking c) would be talking

6. This strategy seems to be good. Sales of our products......... for

some time.

a) have increased b) have been increasing c) had been increasing

7. The price of petrol ......down by about 1%.

a) had gone b) has gone c) has been gone

8. Mark........at a company for seven years before he started his own business.

a) was working b) has been working c) had been working

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**V. Rewrite the sentences in the passive.**

1. Kerrie has paid the bill.

The bill ......... by Kerrie.

a) was paid b) has been paid

2. Our boss will sign the contract.

The contract .........by our boss.

a) will sign b) will be signed

3. Sales were rising fast when our sales manager left the company.

Sales were rising fast when the company........ by our sales manager.

a) was left b) left

4. They sell the gold on international markets.

The gold........on international markets.

a) is sold b) sells

5. When I came, they were signing the contract.

When I came, the contract .........

a) was being written b) was written

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**VI. а) КОПР № 1**

**b) ) Complete each sentence with a verb in the correct form, - ing or to...**

1. I enjoy ....... to work - it gives me time to be by myself and to think.

a) to drive b) driving

2. I am good at ......... with colleagues.

a) to communicate b) communicating

3. Julia is interested in........ her own business.

a) starting b) to start

4. After hours of negotiating, we managed........an agreement.

a) to reach b) reaching

5. They came ........a new car.

a) purchasing b) to purchase

6. If we don't constantly innovate, we risk........behind our competitors.

a) tofail b) failing

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**VII. Translate the sentences from English into Russian.**

1. Though many economic laws, formulas, theories and concepts often seem

far removed from everyday life, economic policies affect the life of society, families

and individuals. Welfare economics considers issues of equity or fairness.

2. Economists examine how income and wealth are distributed among

the population. And equity is realized through taxation.

3. According to those economists who share the concept of welfare

economics, any economic system is unfair.

**VIII.**

**A. Read this text.**

**Inflation – Causes and Effects**

1. Older people often talk about how cheap things were when they were young. A brand new car may have cost only $5,000 compared to $20,000 today, or petrol that cost only a few cents in the 60s costs over a dollar today. Inflation happens when money loses some of its value. We measure the rise of inflation in percent. For example, 2% inflation means that a $1 bottle of milk will cost $1.02 next year.

2. Inflation has many causes. In times when the economy is good and people have enough money they want to buy more products than factories can produce, so the prices go up. Inflation can also happen when worker’s demand more money or when the raw materials that producers need rise in price. The end product becomes more expensive and has to be sold at a higher price.

3. Some economists say that central banks do not do enough to control how much money there is in a country. There may be more money around than there are goods. Consumers want to buy more products, the demand gets higher and prices go up. Sometimes low interest rates on loans make people borrow money to buy houses or cars. These prices go up as well. Inflation is not produced by one country alone. Sometimes a country cannot control the prices of certain goods as it would like to. A country that does not have any energy supplies of its own has to import energy. It has to pay a high price for oil and gas.

4. Inflation is a sign that the economy is growing. It is normal when prices go up only a few percent every year. High inflation, on the other hand, leads to uncertainty in the population. Industries may not want to borrow money and invest when inflation is high. People don’t want to buy goods any more. Factories may get stuck with products they cannot sell and as a result workers get unemployed. It is very difficult to fight inflation. Governments have an effect on inflation when they raise or lower taxes. They can also try to control wages and prices as far as possible.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. Inflation occurs when money losessome of its value.

2.Sometimes low interest rates on loans make people lend money to buy houses or cars.

3. People with fixed incomes suffer most of all from rising inflation.

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**Variant №3**

**I.Match the words with the definitions.**

1) earnings a) financial protection

2) consumption b) income

3) recession c) the members of the population able to work

4) workforce d) the amount of a product that people buy or use

5) imports e) the people who control a country and make

laws

6) insurance f) when there is not enough of something

7) government g) goods and services a country buy abroad

8) shortage h) a serious slowing down of the economy

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**II. Complete each sentence with a word from the box.**

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| --- |
| pensioners discount auction manufacturers  structure demand increase competition |

1. There is a lot of ……. for organic fruit and vegetables these days.
2. If there is only one producer in the market, there is no …….
3. There has been a huge ……. in demand for air conditioners due to the hot weather.
4. ……. produce new goods from raw materials.
5. Companies usually have a ……with senior managers at the top and employees at the bottom.
6. In an ……., the item for sale is sold to the customer who offers the highest price.
7. In the winter sales the shops often give a……. of up to 50%.
8. Because retired people usually receive a pension, they are often called…….

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. INTERVIEWEE / INTERVIEWER

a) The person who usually asks most of the questions at an interview is the ………

b) The person who usually answers most of the questions at an interview is the ……… .

2. FOREIGNERS / STRANGERS

a) Our company has been bought by a German multinational. More and more .................. are coming from abroad to work in our office.

b) There were two ……… at the corner table in the restaurant where the emploees usually go for lunch: no one had ever seen them before.

3. WHITE-COLLAR / BLUE-COLLAR

a) …….workers work in the factory.

b) …….workers work in the office.

4. TRAVEL / TRIP

a) Zangief is doing too much business ……………………and wants to cut the number of visits to foreign clients next year.

b) However, he still has to make one important ……………………to the agent in Singapore.

**IV. a) КОПР № 3,4**

**b) Choose the correct option a-c to complete the sentences.**

1. How long .......in sales?

a) have you worked b) have you been working c) were you working

2. By the time I came back from my business trip, a lot of things ....... .

a) had changed b) has changed c) changed

3. The company is huge. It........ a thousand new jobs since the beginning of last year.

a) created b) has created c) had created

4. We ....... this product since the beginning of the year.

a) have produced b) have been producing c) had produced

5. I'm afraid the company is going bankrupt. It ........big problems lately.

a) had b) has had c) was having

6. So, what ........ since I last saw you? What's new'?

a) have you been doing b) have you done c) were you doing

7. The number of employees cycling to work.........

a) increased b) have increased c) has increased

8. Mary left work very late. She........letters all day.

a) was typing b) has been typing c) had been typing

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**V. Rewrite the sentences in the passive.**

1. We will employ several workers.

Several workers ........by us.

a) will employ b) will be employed

2. When I arrived at the office the secretary had sent the letter.

When I arrived at the office the letter ........

a) had sent b) had been sent

3. The fashion magazine sponsored the exhibition.

The exhibition ........by the fashion magazine.

a) was sponsored b) is sponsored

4. I have invested my money in real estate.

My money ........ in real estate.

a) has been invested b) has invested

5. Investors are putting a lot of money into China.

A lot of money .......... by investors into China.

a) is put b) is being put

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**VI. а) КОПР № 1**

**b) ) Complete each sentence with a verb in the correct form, - ing or to...**

1. I am interested in........more about your special offers.

a) to hear b) hearing

2. I like ........colleagues if they come to me with a problem.

a) helping b) to help

3. The buyers want....... our terms of payment.

a) knowing b) to know

4. You don't need ........ into an argument over this.

a) to get b) getting

5. We should........ the software before giving it to users.

a) testing b) test

6. Did the company promise .......you a permanent job?

a) to give b) giving

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**VII. Translate the sentences from English into Russian.**

1. Governments receive revenues from different sources with taxation as the

main one.

2. Through taxation governments achieve different goals. They decrease the

income gap between the rich and the poor, they discourage people from

consuming harmful products and they control overall supply and demand.

3. Most taxation revenues go on public goods which include national defence,

street lighting, healthcare, education and others.

**VIII.**

**A. Read this text.**

**International Trade**

1. Trade happens because people need or want things that they don’t have. Trade between countries happens for the same reason. Some countries, for example, have natural resources, like coal, oil or wood which other countries might want to buy. They try to sell the goods, products or services that they have too much to other countries. They earn money from these sales and then can buy the things that they themselves need and cannot produce on their own. Both producers and consumers profit from international trade. Even though many nations have a lot of different goods to export there are countries that depend only on one or two products to get money. Saudi Arabia, Kuwait and other countries of the Middle East depend on oil exports, because it is the only thing that they can sell.

2. The difference between what a country exports and what it imports is called the balance of trade. If a country exports more than it imports we call this a trade surplus. And if a country pays more for its imports than it gets for its exports it has a trade deficit. In some countries the government controls all trade and in others it allows companies and firms to trade freely. However, all governments control trade in some way. Sometimes a government forbids companies to buy or sell dangerous or illegal products, or military technology.

3. Many governments try to help their own industries by making it more difficult to import foreign products. They put import taxes on foreign goods to make products more expensive and their own products cheaper. European countries, for example, may limit the number of cars that are imported from Japan or the USA. They want their people to buy European cars. We call this strategy protectionism because governments want to protect their companies and industries.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. Both manufacturers and consumers profit from international trade.

2.Many countries in Asia have an absolute advantage in producing electronic goods.

3. If a country imports more than it exports we call this a trade surplus.

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**Variant №4**

**I. Match the words with the definitions.**

1) currency a) a reduction in the price of something

2) investment b) income

3) sale c) the process of selling goods or services for money

4) goal d) control of spending through taxation

5) promotion e) something that you hope to achieve

6) discount f) a move to a higher level in a company

7) earnings g) money used in a way that may earn you more

money

8) fiscal policy h) the system of money used in a particular country

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**II. Complete each sentence with a word from the box.**

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| --- |
| sales rent promotion experience  job goal competitors employment |

1. The owner has just increased the ……. on our flat by 15%.

2. The latest research says that many people want to leave their …….and

travel the world.

3. Now, employees regularly change companies perhaps because they want

…… and a higher salary.

4. ……agencies supply companies with different types of workers.

5. We look at what our ……. do, then we do it better.

6. Our ……. is to be number one in every area in which we operate.

7. We have more years of ……. of working in this sector than any other

organization in this country.

8. …….increased by two percent last year; this is a rather disappointing result.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. EXPENSES / EXPENDITURE

a) We have to reduce our general ………… : we must cut costs

wherever we can.

b) Zangief must cut his travel, accommodation and entertainment

………… : he’ll have to stay in cheaper hotels and take his clients to

cheaper restaurants.

2. CUSTOMERS / CLIENTS

a) Supermarkets use a variety of tactics to attract and retain ……..

b) She advises ……. on their investments.

3. COST / PRICE

a) The…….of rebuilding the theatre will be 13 million pounds.

b) What’s the …….of this watch?

4. MERGER / TAKEOVER

a) The ……. will create the biggest television company in the country.

b) Their ……. targets will be bigger and in more sensitive sectors.

**IV.a) КОПР №3,4**

**b) Choose the correct option a-c to complete the sentences.**

1. The company ........in car sales for many years.

a) has been dealing b) was dealing c) is dealing

2.The manager ......our branch office three times so far this year.

a) visited b) has visited c) had visited

3. Mark........at a company for seven years before he started his own business.

a) was working b) has been working c) had been working

4. I ........the approval of three committee members before Bob signed off on the

project.

a) had already got b) did already get c) have already got

5........... us the new price list of your products yet? We need it as soon as possible.

a) did you send b) have you sent c) had you sent

6. I ........... the report when my boss asked for it.

a) didn't finished b) hadn't finished c) haven't finished

7. How long .......in sales?

a) have you worked b) have you been working c) were you working

8. Вefore John celebrated his 26th birthday, he........ his own company.

a) started b) has started c) had started

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**V. Rewrite the sentences in the passive.**

1.I confirm the reservation.

The reservation .........by me.

a) is confirmed b) confirms

2. We will deliver the goods immediately.

The goods..........immediately.

a) will deliver b) will be delivered

3. The president gave John an award.

John .......an award by the president.

a) was given b) is given

4. The employees are improving the situation.

The situation .........by the employees.

a) is improving b) is being improved

5. The committee will not announce the decision until next week.

 The decision.........by the committee until next week.

a) will not be announced b) will not announce

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**VI. a) КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. Tom agreed ....... me with the work.

a) to help b) helping

2. They recommend .........insurance with the product.

a) purchasing b) to purchase

3. He managed ........the job on time.

a) finishing b) to finish

4. They mentioned ........a new car last week.

a) buying b) to buy

5. I really enjoy .......new skills.

a) to learn b) learning

6.They guarantee .........the work before 5 o'clock.

a) to finish b) finishing

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**VII. Translate the sentences from English into Russian.**

1. Fiscal policy regulates the functioning of the tax system and government

spending. Both affect economic growth.

2. A progressive taxation system operates in many countries of the world.

The more money a person earns the higher the tax he pays.

3. Government spending can affect economic growth through the so-called

multiplier effect.

4. Monetary policy involves making changes to the interest rate and controlling

the money circulating in the country.

**VIII.**

**A. Read this text**

# Russia isTaking the Global Step

1. When Russian companies step into a global marketplace, they find many of thesame challenges and issues that international players coming to Russia find. The laws and customs and systems are different. The Russian companies looking to move into markets in Asia and Europe, and in emerging markets, will need to understand a different business culture and legal framework, and ensure they have good advice on how best to work in that marketplace.

2. The attractions of Southeast Asia are the rapidly growing economies of the region. The traditional leading regional economies of Singapore, Malaysia and Thailand, Indonesia, which are setting ambitious infrastructure investment as the cornerstone of its economic growth plans, and Myanmar, which is coming in from decades of economic isolation, are getting increasing attention. The experience of companies moving into the Southeast Asian market has demonstrated a very good understanding of the market. It is known that one of the most important first steps is to get good local advice. Not only legal advice, but general advice to assist in taking political and legal risks.

3. Russian companies moving into Asian markets are often attracted to China primarily for its growth and size. But increasingly they are finding that investment opportunities in Southeast Asia are too good to be ignored and making the move. The future of Russian business will depend not only on Russia attracting international players to its markets, but also on Russian companies making greater inroads internationally. Only a decade ago it was only Russian energy giants, or resources producers, that had moved into the global marketplace. But more and more, they are being joined by infrastructure and construction companies, machinery and equipment manufacturers and Russian mobile telecommunications operators. More Russian corporate players can be expected to follow.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. Only a decade ago it was only Russian energy giants, or resources producers, that had moved into the global marketplace.

2. Many businesses and clients do not try to replicate their business models from home in Asian markets.

3. Russian companies moving into Asian markets are often attracted to China primarily for its business culture and laws.

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**Variant №5**

**I. Match the words with the definitions.**

1. account a) an amount of money that a person borrows from a bank

2. loan b) a rise in the number, amount, or degree of something

3. cash c) the work done by banks and other financial institutions

4. delivery d) someone who pays money for something

5. accommodation e) an arrangement in which a bank looks after your money

6. increase f) the process of bringing goods to a place

7. payer g) money in the form of notes and coins

8. banking h) a place for someone to stay, to live

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**II.Complete each sentence with a word from the box.**

|  |
| --- |
| customers prices mortgage output  agreement bonus negotiations global |

1. When did the two countries sign this …….?

2. ......is how much of the product or service the company produces.

3. Thanks to the Internet, we are now living in a ……. village.

4. If you want to borrow money to buy a house, you should ask the bank for a……

5. And you get a special ……. if the company’s sales go up by more than 15% in the year.

6. Sometimes we have difficult ……., but we usually sign a new contract in the end!

7. They have high…….compared to their competitors, but the equipment is very high quality.

8. Our main…… are hospitals, mostly in Europe and North America, but we have also entered the market is Asia.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

ECONOMY / ECONOMICS

a) The government has promised to boost the flagging ……

1. Dillon studied …… at Manchester University.
2. JOB / WORK

a) I am busy at the moment – I have a lot of ……

b) My brother has found a good ……as a sales manager.

1. INTEREST / PERCENTAGE

a) We can show you how you can earn a higher rate of……

b) Calculate what …..of your income you spend on food.

1. EMIGRANT / IMMIGRANT

a) An……is someone who leaves his country of origin to settle in another.

b) It is not easy being an illegal…..

**IV. a) КОПР №3,4.**

**b) Choose the correct option a-c to complete the sentences.**

1. We........ to an agreement on the terms of payment before you arrived.

a) have come b) had come c) came

2. The company representatives.......... a contract for 2 hours.

a) have been negotiated b) have been negotiating c) have negotiated

3. They were one of our biggest competitors, but they .........bankrupt last year.

a) went b) have gone c) had gone

4. I .......working as a freelance consultant in 2004.

a) start b) started c) have started

5. We ......... any final decisions yet.

a) didn't make b) haven't made c) have made

6. My boss was in a very good mood today because he ........a better price for some components.

a) negotiated b) had negotiated c) has negotiated

7. We .........this product since the beginning of the year.

a) were producing b) produced c) have been producing

8. She ....... here for long.

a) hasn't worked b) hasn't been working c) wasn't working

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**V. Rewrite the sentences in the passive.**

1. We arranged a meeting.

A meeting ........by us.

a) is arranged b) was arranged

2. She didn't sign the contract yesterday.

The contract .......by her.

a) wasn't signed b) isn't signed

3. Henry Ford invented the assembly line.

The assembly line .......by Henry Ford.

a) is invented b) was invented

4. They have just adopted the annual budget.

The annual budget........by them.

a) was just adopted b) has just been

5. This international company publishes these books.

These books ........by this international company.

a) publish b) are published

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**VI. a) КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. After hours of negotiating, we managed ........an agreement.

a) to reach b) reaching

2. Younger people prefer ........for items electronically.

a) to pay b) paying

3. There is no need ..........a chief marketing officer.

a) to hire b) hiring

4. We determined .......... the project by the end of the next year.

a) finishing b) to finish

5. He is interested in........his own business.

a) starting b) to start

6. They guarantee .........the work before 5 o'clock.

a) to finish b) finishing

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**VII. Translate the sentences from English into Russian.**

1. The interest rate is usually set by the central bank of a country, which also

serves as a lender for commercial banks.

2. When buying houses many people take out mortgages from commercial

banks. If the interest rate increases, the mortgage becomes more expensive.

3. If the interest rate is low, companies invest and expand their business, the

national currency value falls and national goods and services become cheaper

for foreign buyers. Export begin to grow and more money comes into the

economy.

**VIII.**

**A. Read this text**

**BanksandBanking**

1. A bank is a financial institution that works with the money that the people give it. If you give your money to a bank, it not only protects it but pays you interest rates so that it can work with the money. This is one of the reasons why people save their money in a bank. Without banks the world’s economy would not be able to grow. Investors would not find the money they need for new projects. Industries could not buy new machines and modern technology.

2. Banking has a long tradition. In Mesopotamia bankers kept gold and silver for people and lent it to others. Ancient Rome and Greece had similar banking systems to the ones we have today. During the Middle Ages Italy was the centre of European banking. Florence and Venice became known as two cities in which many people earned their money through banking. The Medici family dominated Florence for over two centuries and set up Europe’s largest bank in the 15th century.

3. The first worldwide banking crisis emerged during the Great Depression in 1929. Many citizens lost their jobs and their savings as banks crashed. In 1933 American president Franklin D. Roosevelt signed a bill in which the government guaranteed the savings of depositors if a bank went bankrupt. In 2008 a banking crisis hit America and spread throughout the world. Banks gave homeowners mortgages without checking their financial backgrounds. House prices began to drop and banks lost a lot of money. Governments in many countries had to give them money and prevent them from becoming bankrupt.

4. The world’s largest banks are located in Europe, the United States and Japan. In most cases they operate in many countries of the world. Modern banks offer their customers many other services as well. They tell them how they can make money with investments in stocks and bonds. Credit cards are given to customers as a cash-free way of buying things.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. If you keep your money in a bank, it not only protects it but pays you interest rates.

2. The first worldwide political crisis emerged during the Great Depression in 1929.

3. The banks give customers cheque books and credit cards to use instead of cash.

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**Variant № 6**

**I. Match the words with the definitions.**

1) agreement a) an amount of money that must be paid

2) reduction b) a person, bank, or company that you owe

money to

3) creditor c) the amount of money that something is worth

4) value d) a decrease in the size, price or amount of smth.

5) loan e) an arrangement or promise to do something made by two or more people, companies, organizations, etc.

6) payment f) an amount of money that you borrow from a bank

7) investor g) the money that is available to an organization or person

8) budget h) someone who gives money to a company, business or bank in order to get a profit.

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**II.Complete each sentence with a word from the box.**

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| --- |
| market leader rules delivery department  online shopping boost campaign employees |

1. Many people use the web for........... or banking.

2. In formal situations it’s a good idea to follow standard.......... when making new contacts.

3. A company that has the biggest sales or the best selling product in the market is the.......... .

4. The company hopes that its new strategy will give sales a .......... .

5. Some retailers have found it difficult to guarantee .......... times: goods may arrive late.

6. A .......... is a part of company where people do a particular kind of work.

7. One recent advertising ……. lasted for over a year.

8. Our ……. are the best trained in the country.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. COMMON / MUTUAL

a) The firm agreed that increasing client satisfaction was our ........goal.

b) It was in the parties' .........interest to reach an agreement quickly.

2. LESS / FEWER

a) There were........hours logged than the company expected.

b) The amount of gasoline was.......than we had budgeted for.

3. PRINCIPLE / PRINCIPAL

a) The .......reason we didn't pursue it was the cost.

b) We didn't want to continue the case, mostly because of......... .

4. AFFECT / EFFECT

a) The cost will.......the final contract.

b) We know that the.......of the merger will create problems.

**IV. a) КОПР №3,4.**

**b) Choose the correct option a-c to complete the sentences.**

**1.** The company ........ in car sales for many years.

a) has dealt b) has been dealing c) was dealing

2. Вefore John celebrated his 26th birthday, he....... his own company.

a) started b) has started c) had started

3. By the end of the month I .........this project.

a) will finish b) will have finished c) finish

4. Our distributor called while I........to Jim.

a) was talking b) have been talking c) would be talking

5. We....... her at the sales conference last week.

a) have met b) met c) have meet

6. I........my new job next week.

a) will start b) am starting c) start

7. The number of employees cycling to work.........

a) increased b) have increased c) has increased

8. We........ to an agreement on the terms of payment before you arrived.

a) have come b) had come c) came

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**V. Rewrite the sentences in the passive.**

1.  Sales representatives from all the regions attended the meeting.

The meeting....... by sales representatives from all the regions.

a) is attended b) was represented

2. I have invested my money in real estate.

My money ........ in real estate.

a) has been invested b) has invested

3. We hold a group meeting every other Friday.

A group meeting ........every other Friday.

a) holds b) is hold

4. You told us there would be a bigger discount.

We ..........there would be a bigger discount.

a) were told b) are told

5. She didn't sign the contract.

The contract .........by her.

a) isn't signed b) wasn't signed

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**VI. a) КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. After hours of negotiating, we managed ........an agreement.

a) to reach b) reaching

2. Younger people prefer ........for items electronically.

a) to pay b) paying

3. Julia is interested in........ her own business.

a) starting b) to start

4. I am interested in........more about your special offers.

a) to hear b) hearing

5. They must increase the salary ....... the right applicants.

a) to attract b) attracting

6. We should finish......... the software before giving it to users.

a) testing b) totest

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**VII. Translate the sentences from English into Russian.**

1. Monetary policy involves making changes to the interest rate and controlling

the money circulating in the economy.

2. The interest rate is usually set by the central bank of a country, which also

serves as a lender for commercial banks.

3. If the interest rate is low, companies invest and expand their business, the

national currency value falls and national goods and services become cheaper

for foreign buyers. Export begin to grow and more money comes into the

economy.

**VIII.**

**A. Read this text.**

**Globalisation**

1.Your shirt was made in Mexico and your shoes in China. Your CD player comes from Japan. Today goods are made and sold all over the world, thanks to globalization. We can exchange goods, money and ideas faster and cheaper than ever before. Modern communication and technology, like the Internet, cell phones or satellite TV help us in our daily lives. Globalization is not new. For thousands of years people have been trading goods and travelling across great distances. During the Middle Ages, merchants travelled along the Silk Road, which connected Europe and China. The modern age of globalization started with the Industrial Revolution at the end of the 18th century.

2. Today it is easier for companies to work in other countries. The Internet gives them the chance of reaching more customers around the world. However, there is a growing debate over globalization. Governments are in favour of globalization because the economy can grow. Other people are not so sure that there are only advantages. Here are some arguments from both sides. Globalization lets countries do what they can do best. If, for example, you buy cheap steel from another country you don’t have to make your own steel. You can focus on computers or other things. Globalization gives you a larger market. Consumers also profit from globalization. Products become cheaper and you can get new goods more quickly.

3. But globalization causes unemployment in industrialized countries because firms move their factories to places where they can get cheaper workers. Globalization may lead to more environmental problems. A company may want to build factories in other countries because environmental laws are not as strict as they are at home. Globalization can lead to financial problems . Some of the poorest countries in the world, especially in Africa, may get even poorer. Many experts say that we need a different kind of globalization in our world today.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1.For thousands of years people have been trading commodities and travelling across great distances.

2. Early forms of globalization existed during the Roman Empire.

3. Consumers don't profit from globalization.

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**Variant № 7**

**I. Match the words with the definitions.**

1) auction a) used in homes or relating to homes

2) property b) someone who buys goods and uses services

3) taxation c) objects produced for sale

4) sale d) more than is needed

5) goods e ) buying and selling of property through open public

bidding

6) surplus f) something owned, a possession

7) consumer g) the process of selling goods and services for money

8) household h) the system that a government uses for collecting money

from people in the form of taxes

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**II.Complete each sentence with a word from the box.**

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| --- |
| employees sales salary production  product cash campaign packaging |

1. There are over 9 million teenagers in Вritain and they are the most powerful group of ......... .

2. Jane finds it difficult to survive on such a low......... .

3. How do you pay for things you buy: in.........., by cheque or credit card?

4. If we don’t get another order soon , we’ll have to cut ........and maybe close a factory.

5. One way to inform people about your........is to advertise it on TV.

6. And you get a special bonus if the company’s ........ go up by more than 15 per cent in the year.

7. One recent advertising ……. lasted for over a year

8. The…….of a product is very important: the company has to think carefully about

how the product should look.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

. ECONOMICS / ECONOMY

a) The government has promised to boost the flagging …… .

b) Dillon studied …… at Manchester University.

2. BETWEEN / AMONG

a) The agreement was made ........two employees of the business.

b)Most important ........the country's problems is the lack of health facilities.

3. EFFECT / AFFECT

a) The cost will.......the final contract.

b) We know that the.......of the merger will create problems.

4. WORK / JOB

a) The car industry has faced massive.....losses.

b) Employees may take ....... home if they wish.

**IV. a) КОПР №3,4.**

**b) Choose the correct option a-c to complete the sentences.**

1. I ..............to a trade fair until I went to the one in Las Vegas last month.

a) had never been b) never been c) have never been

2. I........ my money into real estate.

a) invested b) have invested c) invest

3. He........a manager when he was 25.

a) has become b) was becomingc)became

4. I ........the approval of three committee members before Bob signed off on the

project.

a) had already got b) did already getc) have already got

5. The vice-president usually .........objectives for the staff.

a) set b) sets c) has set

6. I .......working as a freelance consultant in 2004.

a) start b) started c) have started

7. We ......... any final decisions yet.

a) didn't make b) haven't made c) have made

8. General Motors........the world's biggest car company for nearly 40 years.

a) was b) has been c) is

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**V. Rewrite the sentences in the passive.**

1.  The management will discuss the problem next week.

  The problem....... by the management next week.

a) will be discussed b) will be discussing

 2. My assistant sent you the invoice last Monday.  
The invoice........ to you by my assistant last Monday.

a) is sent b) was sent

3. We are changing the organizational structure of our company.

The organizational structure of our company.......now.

a) is changing b) is being changed

4. She didn't sign the contract.

The contract .......by her.

a) wasn't signed b) isn't signed

5. Kerrie has paid the bill.

The bill ......... by Kerrie.

a) was paid b) has been paid

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**VI. a) КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. Did the company promise .......you a permanent contract?

a) to give b) giving

2. I really enjoy.........new skills.

a) to learn b) learning

3. Don't forget .......a letter with your CV.

a) to include b) including

4. I can't remember ..... in the application form.

a) to send b) sending

5. Don't accept anything - you must go on ........for your ideal job.

a) to look b) looking

6. They must increase the salary ....... the right applicants.

a) to attract b) attracting

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**VII. Translate the sentences from English into Russian.**

1. All through world history people and countries have been trading with each

other. In the modern world an economy is considered open when it imports and

exports goods and services.

2. Export and import of goods is defined as 'visible' in contrast to the

'invisible' export and import of services.

3. The balance of trade is an integral part of the balance of payment. If imports

exceed exports, a country has a trade deficit, if the situation is the opposite,

a country achieves a trade surplus.

**VIII.**

**A. Read this text.**

**Money – Functions, History, Value**

1.People in various cultures think of money in different ways. A London banker and an African tribesman have different ideas of what money is. Many people think of money as a currency - metal coins and paper bill. We need it to buy the things we want. We also get money for the work that we do. So, money is a way of exchanging goods and services. In the course of time people searched for better ways of trading goods. They found out that metal, especially gold and silver, was very valuable. Some historians believe that the first coins were made at around 700 B.C. by the Lydians. But it was not until the late Middle Ages that coins became common throughout Europe. Metals were stamped and coins had to have a certain weight. People knew how many coins they needed to buy something because they had a fixed value.

2. Paper money came into use about 300 years ago. The idea came from goldsmiths who gave people pieces of paper in exchange for their gold. These bills could be exchanged for their gold later on. Until the middle of the 20th century governments all over the world had deposits of gold that was worth as much as the money they gave to their people. Paper money had many advantages. It was cheaper to make and easier to carry around.

3. But there were also dangers. Governments could produce as much paper money as they wanted. If they produced too many banknotes and gave them to the people, they would have too much money to spend. If there were not enough goods to buy, prices would go up. The money then would lose its value. We call this inflation.

Today, the amount of money in circulation is controlled by central banks. They make sure that paper money has a constant value. More and more people use credit cards to buy things. You don’t have to take real money with you.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. People knew how many coins they needed to buy something because they

had a great value.

2. Paper money had many benefits.

3. Before money was invented people use a system called bartering.

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**Variant № 8**

**I. Match the words with the definitions.**

1) retail a) a customer, often one that buys a service

2) client b) sales to customers in shops

3) discou nt c) an amount of money that is available

4) goods d) a lower price than usual

5) invoice e) a company that sells goods to shops and businesses

6) price f) things that are made for people to buy

7) supplier g) a document that a supplier give to a customer, with

information about what the customer is buying and

how much it costs

8) budget h) how much money something costs

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**II.Complete each sentence with a word from the box.**

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| --- |
| colleagues supplier research directors  flexible promotion manager staff |

1. My company has.......hours, so I can choose when I start and finish work.

2. We buy office equipment from a .........in Wales.

3. You have worked hard on this project and we want to give you a........ .

4. We are a small company with good managers and ........ .

5. We did a lot of market..........before we designed the new product.

6. I enjoy my job because I like the people I work with. They are great ......... .

7. We are pleased to welcome two new .........to the board.

8. She's a good sales........ She's in charge of sales teams in France and Belgium.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1) SELL / SALE

a) The building company gets 15% commission on each house ........ .

b) I don't think dealers ........ these cars at much of a profit.

2) DONATE / SPEND

a) An anonymous businessmen.......... one million dollars to the charity.

b) Understanding how to ....... money wisely for the development of your business is vital to the success of your company.

3) WORK / JOB

a) My....... is too stressful so I'm looking for another one.

b) I have a lot of........ to do tomorrow.

4) CUSTOMER / CLIENT

a) Working at the mall was really difficult because I had to deal with rude...... .

b) When he started his job selling insurance, it was difficult to find .......

**IV. a) КОПР №3,4.**

**b) Choose the correct option a-c to complete the sentences.**

1. Experts ........ of the bankruptcy since the company was founded.

a) have been warning b) warned c) have warned

2.It was a relief to find documents I.......for them all afternoon.

a) had looked b) have been working c) had been working

3. We already........the goods when your telegram arrived.

a) have shipped b) had shipped c) shipped

4.I ........your proposal, and I'm quite impressed.

a) reviewed b) review c) have reviewed

5. The company ........in car sales for many years.

a) has been dealing b) was dealing c) is dealing

6. By the end of the month I .........this project.

a) will finish b) will have finished c) finish

7. I ........the approval of three committee members before Bob signed off on the

project.

a) had already got b) did already get c) have already got

8. How long .......in sales?

a) have you worked b) have you been working c) were you working

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**V. Rewrite the sentences in the passive.**

1. They sell the gold on international markets.

The gold........on international markets.

a) is sold b) sells

2. I have invested my money in real estate.

My money ........ in real estate.

a) has been invested b) has invested

3. The employees are improving the situation.

The situation .........by the employees.

a) is improving b) is being improved

4. Henry Ford invented the assembly line.

The assembly line .......by Henry Ford.

a) is invented b) was invented

5. You can find the order form on the last page of the catalogue.  
 The order form....... on the last page of the catalogue.

a) can be found b) can found

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**VI. a) КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. Don't forget .......a letter with your CV.

a) to include b) including

2. After hours of negotiating, we managed ........an agreement.

a) to reach b) reaching

3. Julia is interested in........ her own business.

a) starting b) to start

4. We determined .......... the project by the end of the next year.

a) finishing b) to finish

5. I like ........colleagues if they come to me with a problem.

a) helping b) to help

6. The buyers want....... our terms of payment.

a) knowing b) toknow

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**VII. Translate the sentences from English into Russian.**

1. Almost every country in the world has its national currency. Some

countries share a common currency, for example, the 13 European Union

member countries.

2. An exchange rate is the price of a currency. Like any price it is decided by

supply and demand in the market.

3. The rate of exchange is the equilibrium between demand for the currency

and its supply.

**VIII.**

**A. Read this text.**

## What are Mergers and Takeovers?

## 

## 1. Merger is the combination of two or more companies into a single corporate entity that often takes on a new name. Mergers enable the companies to share the resources and to increase the level of their strength. In some instances, mergers take place in order to expand the business operations towards a different region.

## 2. There are many advantages that the companies gain through mergers such as increase in the sales revenue and market share in the industry, increase in tax efficiency. Further, mergers reduce the cost, increase the profits and increase the shareholder’s value in both merged companies.

3. Takeover or acquisition is a combination in which one firm, the acquirer, purchases and absorbs the operation of another firm , the acquired.Usually in a takeover, a larger company is acquiring a smaller company.The acquisition takes place with the motive of increasing the market share and to increase the level of company performance with the acquired resources to the company .

## 4. Merger is an integration between two or more firms in order to expand the business operations. Takeover means the acquiring of a company in order to increase the market share of the business.

• Mergers are primarily practiced by the companies to reduce the risk of entering into a new market place.

• Takeover is a strategy used to expand the market share of the company and most often large companies acquire small companies.

5.Mergers and takeovers have been a part of the business world for centuries. In today's dynamic economic environment, companies are often faced with decisions concerning these actions. Through mergers and acquisitions, a company can develop a competitive advantage and ultimately increase shareholder value.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. There are many disadvantages that the companies get through mergers.

2. Mergers give the companies the opportunity to share the resources and to increase the level of their strength.

3. Companies are encouraged to takeover other companies by an investment

bank.

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**Variant № 9**

**I. Match the words with the definitions.**

1) packaging a) the most important place of work of a company

2) competitor b) the box or bag that you sell a product

3) marketing c) a date or time when you must finish something

4) promotion d) finding the best way to make customers buy products

5) salary e) a design that is the official sign of a company, used

on products or in advertising

6) logo f) a better job in the same company

7) deadline g) money that you get for working

8) headquarters h) a company that sells products or services in the

same market as your company

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**II.Complete each sentence with a word from the box.**

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| --- |
| invoice population supplier research  profit pension advice budget |

1. Do you think that the......... will increase in the next ten years?

2. We didn't sell many products. So it's unlikely that we will make a...........this year.

3. The........has the correct goods but the wrong prices.

4. The department has a.......of $35,000 for corporate events this year.

5. Our scientists do a lot of...........for our new products.

6. This company gives its employees a good....... when they retire.

7. We buy office equipment from a ......... in Scotland.

8. Fiona had a problem with her manager, but the HR department gave her

some good ........ and everything is OK now.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. PRODUCTION / PRODUCTIVITY

a) We will increase pay if the employees raise their …………

b) If we don't get another order soon, we'll have to cut ………… and maybe

close a factory.

2.PERSONNEL / PERSONAL

a) She resigned from her job for........reasons.

b) Smith’s company has a ………… problem: their employees want a 20% pay

increase.

3. CUSTOMERS / CLIENTS

a) Supermarkets use a variety of tactics to attract and retain ……..

b) She advises ……. on their investments.

4. ECONOMY / ECONOMICS

a) The government has promised to boost the flagging ……

b)Supply and demand is perhaps one of the most fundamental concepts of........

**IV. a) КОПР №3,4.**

**b) Choose the correct option a-c to complete the sentences.**

1. I.......emails all day. I'm exhausted.

a) have written b) have been writing c) am writing

2. The company is huge. It.........a thousand new jobs since the beginning of last year.

a) created b) is creating c) has created

3. She....... at that company for 3 years when it went out of business.

a) has been working b) had been working c) was working

4. I......... to call you all day. Why didn't you answer the phone?

a) have been trying b) am trying c) was trying

5. They felt bad about selling the house because they....... it for more than forty years.

a) have owned b) had owned c) owned

6. We ....... this product since the beginning of the year.

a) have been producing b) produce c) are producing

7. I ........ twenty emails so far today.

a) wrote b) have written c) had written

8.By the end of the month I .........this project.

a) will finish b) will have finished c) finish

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**V. Rewrite the sentences in the passive.**

1. Sales representatives from all the regions attended the meeting.   
 The meeting ....... by sales representatives from all the regions.

a) is attended b) was attended

2.  The management will discuss the problem next week.

The problem......... by the management next week.

a) will discuss b) will be discussed

3.  My assistant sent you the invoice last Monday.

The invoice ....... to you by my assistant last Monday.

a) was sent b) is sent

4.  You can find the order form on the last page of the catalogue.

The order form ....... on the last page of the catalogue.

a) could be found b) can be found

5. The employees are improving the situation.

The situation .........by the employees.

a) is improving b) is being improved

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**VI. a)КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. They guarantee........ the work before 5 o'clock.

a) finishing b) to finish

2. I have lost my job so I 'll have to get used ....... much less.

a) to spending b) to spend

3. Julia is interested in........ her own business.

a) starting b) to start

4.Could you continue ......on the report while I make some phone calls?

a) to work b) working

5. He managed ........the job on time.

a) finishing b) to finish

6. I like..........colleagues if they come to me with a problem.

a) helpingb) tohelp

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**VII. Translate the sentences from English into Russian.**

1. An exchange rate is the price of a currency. Like any price it is decided by

supply and demand in the market.

2. The rate of exchange is the equilibrium between demand for the currency

and its supply.

3. A change in the exchange rate of the currency always has an impact on the

country economy. For example, if the rate of exchange rises, the country's goods

get more expensive and demand for them abroad falls. As a result the country's

exports may decrease.

**VIII.**

**A. Read this text.**

**The Factors of Production**

1. The factors of production are resources that are the building blocks of the

economy; they are what people use to produce goods and services. Economists

divide the factors of production into four categories: land, labor, capital, and

entrepreneurship.

2. The first factor of production is land, but this includes any natural resource used

to produce goods and services. This includes not just land, but anything that comes

from the land.The second factor of production is labor. Labor is the effort that

people contribute to the production of goods and services. If you have ever been paid

for a job, you have contributed labor resources to the production of goods or

services. The income earned by labor resources is called wages.

3. The third factor of production is capital. Think of capital as the machinery, tools

and buildings humans use to produce goods and services. Some common examples

of capital include hammers, forklifts, conveyer belts, computers, and delivery vans.

Capital differs based on the worker and the type of work being done.

4. The fourth factor of production is entrepreneurship. An entrepreneur is a person

who combines the other factors of production - land, labor, and capital - to earn a

profit. The most successful entrepreneurs are innovators who find new ways produce

goods and services or who develop new goods and services to bring to market.

Without the entrepreneur combining land, labor, and capital in new ways, many of the

innovations we see around us would not exist. Think of the entrepreneurship of

Henry Ford or Bill Gates. Entrepreneurs are a vital engine of economic growth.

Entrepreneurs thrive in economies where they have the freedom to start businesses

and buy resources freely. The payment to entrepreneurship is profit.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. Economists divide the factors of production into land, labor and capital.

2. Entrepreneurs have the freedom to start businesses and buy resources freely.

3. Division of labor make the production process more efficient.

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**Variant № 10**

**I. Match the words with the definitions.**

1) import a) documents showing that you own shares in a

company

2) export b) the amount by which something is less than you

need or should have

3) interest c) good or service sold to a buyer in another country

4) securities d) more of something than it is necessary

5) surplus e) money that you receive from a bank when you keep

money in an account there

6) deficit f) the system of money used in a particular country

7) currency g) the value of money of one country when you change

it into the money of another country

8) exchange rate h) good or service purchased from a seller in another

country

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**II. Complete each sentence with a word from the box.**

|  |
| --- |
| exchange rate deficit export manufacturing  competition tariffs currency import |

1.If you trade with other economies, you can ........goods that do not exist in your economy.

2. Almost every country in the world has its national .......

3....... allow you to determine how much of one currency you can exchange for another.

4. More ........ will mean better quality and greater value for money.

5. If the flow of money out of the economy is greater than the flow of money into the economy, then there is a trade....... .

6. ....... increases the size of the market for producers.

7. Many countries in Asia have an absolute advantage in........electronic goods.

8. ....... are a kind of tax that the government puts on imported goods.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. ACCEPT / EXCEPT

a) We found everything .........the right document.

b) We could not....... the explanation.

2. ENSURE / INSURE

a) Our new research strategy ......that we get the best possible results.

b) This policy ......you against theft and fire damage.

3. PRINCIPLE / PRINCIPAL

a) The .......reason we didn't pursue it was the cost.

b) We didn't want to continue the case, mostly because of......... .

4. PERSONNEL / PERSONAL

a) Many of her .......belongings had been stolen.

b) Smith’s company has a ………… problem: their employees want a 20% pay

increase.

**IV. a) КОПР №3,4.**

**b) Choose the correct option a-c to complete the sentences.**

1. ........ us the new price list of your products yet? We need it as soon as

possible.

a) did you send b) have you sent c) didn't you send

2. We .......this product since the beginning of the year.

a) have been producing b) are producing c) have produced



3. He........ any experience in marketing.

a) has had b) hasn't had c) didn't have

4. Without any reason, the customer returned the goods that we........

a) have delivered b) delivered c) had delivered

5. The two corporate CEOs were very excited because they ........ a big

business plan.

a) had been negotiating b) had negotiated c) have been negotiating

6. We are happy to inform you that we........ a new branch in Australia.

a) established b) have established c) had established

7. These customers .......our machines for over a decade.

a) purchase b) have purchased c) have been purchasing

8. We spoke about the conference that........the week before.

a) had taken place b) has taken place c) took place

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**V. Rewrite the sentences in the passive.**

1. Sales were rising fast when our sales manager left the company.

Sales were rising fast when the company........ by our sales manager.

a) was left b) left

2. We will deliver the goods immediately.

The goods .......immediately.

a) will be delivered b) will delivered

3. When I arrived at the office the secretary had already sent the letter.

When I arrived at the office the letter ........

a) had sent b) had been sent

4.  The management will discuss the problem next week.

  The problem....... by the management next week.

a) will be discussed b) will be discussing

5. The employees are improving the situation.

The situation .........by the employees.

a) is improving b) is being improved

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**VI. a)КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. Let me begin by.......you something about our company's history.

a) tell b) telling

2. We risk....... a lot of money.

a) having b) to have

3. We managed .........an important customer.

a) acquiring b) to acquire

4.They guarantee ........the work before 5 o'clock.

a) to finish b) finishing

5.Julia is interested in........ her own business.

a) starting b) to start

6. If we don't constantly innovate, we risk .........behind our competitors.

a) to fall b) falling

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**VII. Translate the sentences from English into Russian.**

1. The exchange rate may affect the whole economy: interest rates, balance of

payments and economic growth.

2. When a currency is free floating the government does not control its rate of

exchange and the currency is priced by the market.

3. When a government wants its national currency to float with some other

currency, for example, the dollar or the euro, it pegs it to that currency.

**VIII.**

**A. Read this text.**

**The Federal Reserve System Affects You More Than You Might Think**

The Federal Reserve, the U.S.’s independent central bank, impacts the lives of U.S. citizens on a daily basis. The Federal Reserve commonly referred to as the “Fed” is part of the U.S. Federal Government, but is an independent office, meaning it can make decisions without approval from the President or Congress. It accomplishes four basic duties: conduct monetary policy, supervise banks, maintain stability of the financial system and provide financial services to the banking system.

The first of its four duties –to conduct monetary policy- is often discussed in the media because it has widespread impact on an individual’s ability to purchase goods or services. The Fed controls or regulates interest rates, so, for example, if you want to buy a bond, it impacts what rate you will get paid and the price of the bond or if you want to buy a house, it impacts the mortgage rate.

The Fed can influence the ability of companies to hire employees. If the Fed expects an economic slowdown and wants to create more jobs, it can provide more money to banks to lend to businesses so they can hire. Or if it believes the consumer needs to spend more money so that businesses can make more and hire more, then it can lower interest rates so that car loans, home loans, and credit card interest rates are cheaper for us.

Two of its other duties center on supervising and providing services to banks. Its goal to maintain stability of the financial system, can be accomplished by increasing or decreasing the money supply. If the amount of money is too great and inflation starts to increase, the government can reduce buying activity or raise rates. Increasing the supply may initially feel good to the consumer, but it is not all for long. The more supply of dollars in circulation, the less they are worth, so the fewer goods

we can buy with the same amount of money.

**B. Mark the sentences a) T ( True )**

**b) F ( False)**

**c) NG ( Not Given )**

1. The Fed can influence the ability of companies to fire employees.

2. Before the founding of the Federal Reserve System, the United States underwent several financial crises.

3. The Federal Reserve can make decisions without the permission from the President or Congress.

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**Калужский филиал Финуниверситета**

**Факультет** «\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_»

**Кафедра** «\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_»

**КОНТРОЛЬНАЯ РАБОТА**

**по дисциплине** «\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_»

**на тему:** « »

наименование темы или вариант задания

**Выполнил (а) студент (ка)** \_\_\_\_\_\_ курса,

группы \_\_\_\_\_\_\_\_\_\_\_\_\_,

формы обучения\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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(Ф.И.О. студента)

**Проверил преподаватель:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(ученая степень, должность, Ф.И.О.)

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| Дата поступления работы на кафедру: | Оценка:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_  (зачтено/не зачтено) подпись преподавателя |
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Калуга 2016